Instruction.

For Boys and Young Men-City. PACKARD'S BUSINESS COLLEGE, No. 805
Broadway, New-York.—Students can enter at any time. Call or send
yr a catalogue.

Chas. Changes.

ST. LOUIS COLLEGE, 228, 230, 232 West Professional This institution, established at the request of THE COLLEGIATE SCHOOL. Founded

UNIVERSITY GRAMMAR SCHOOL, No. Winthron-place (205 Greene-st.), pear Eighth-st., begins the 37th year Sept. 15. Primary, Commercial, and Classical Departments.

M. M. HOBBY, C. A. NORTHROP, Principals. 1,214 BROADWAY, one door below Thirmenes its thirty-third year the 22d of September, A Primary Department in Charge of Miss M. W. Leerett. Circulars in the store.

For Young Ladies-City. CHARLIER INSTITUTE FOR YOUNG

LADIES. No. 167 Madison-ave Beiles-Lettres Class; French, German, Light Gymnastics, etc.

Mr. and Mrs. KLISKE CHARLIER, Principals.

DR. VAN NORMAN'S

CLASSICAL ENGLISH, FRENCH, AND GERMAN, FAMILT
AND DAY SCHOOL FOR YOUNG LADIES AND CHILDREN.
71, 73, and 75 Bast Sixty-firstat, Central Park, New-York, will
commence its seventrent year September 25, 1873. For full informacetalogue. Address ... Bev. D. C. VAN NORMAN, LL. D. 75 East Sixty-Sixty

D'AERTS INSTITUE.—Miss M. A. E. Phillips's
BOARDING AND DAY SUHOOL for young ladies has removed
building. No. 26 Rast

GARDNER INSTITUTE for Young Ladies, No. 620 Finhave, Rev. Dr. and Mrs. C. E. GARDNER, Prin-

GERMAN American Institute for young ladies, gentlemen, and children, 367, 369, and 371 West 23d-st. Four NTERNATIONAL ACADEMY OF NATU-RAL SCHENCE, NEW-YORK and BERLIN.—A course of ten lectures on Botany by Prof. A. LEUK will commence Nov. 4. The Sew-York class of Ladies for Berlin canbark in April of each year. Address aDBIAN J. KBELL. Director, 18 Cooper Union JACKSON INSTITUTE, 256 East-One-hun-dred and Tweety third st. English and French bearding and day sebool for young ladies and caulines. Reopens Sept. 15. The number of bearding parks restricted to see. Address Principal, S. Jackson. ** INDERGARTEN SCHOOL" for Children, MISS GIBBONS'S ENGLISH and FRENCH SCHOOL for girls reopens Sept. 10. 111 West Porty-fourth-st.

BALLOW'S English and French for Young Ladies and Children, No. 24 East Twenty MRS. E. F. WAIT'S ENGLISH and CLAS-SICAL SCHOOL for YOUNG LADIES will open on WEDNES-MRS. ROBERTS AND MISS WALKER will recopen their English and French Day School for vorus ladies and biliters No. 148 Mediagon, vo. n. Wednesday, Sept. 24. MRS. J. T. BENEDICT'S English, German, and French Boarding and Day School for Young Lacies and MISS WALSH'S ENGLISH and FRENCH
SCHOOL for Young Ladies and Children, at No. 36 West 35thst. will Reopen THURNDAY, Sept. 25. MRS. LEOPOLD WEIL'S English, German, and French School for Young Ludies and Children, 11 West 49th-6-renth year begins Sept. 16; three departments; lancanges very thoroughly taught; call-sthenies; all kinds of sewing and needlework.

MRS. LEVERETT, NO. 32 WEST 18TH-ST. WIE reopen her ESGLISH and PERNCH SCHOOL for YOUNG LADIES and CHILDREN, on THURSDAY, SEPT. 25.

MISS VAN WAGENEN

BOARDING and DAY-SCHOOL for young
Ladies, at No. 13 East Forty-ninth-t. on THURSDAY, Sept. 25. Address, tall Sept. S. Finkall, on the Hudson.

MRS. FROEHLICH'S

URRMAN, FRENCH, and ENGLISH Boarding and Day SCHOO

for Young Ladies and Children, 28 EAST FIFTIETH-ST. Sch

Carriage, Statem Teachers. Respons Sept. 17. MISS BRACKETT and MISS ELIOT will reopen their Day and Boarding School for girls from 6 to 21 years of age, WEDNESDAY, Sept. 24, at 117 East Thirty-sixth-st.; number limited; girls prepared for any college or university. As home after Sept. 10.

MILE. TARDIVEL'S INSTITUTE, 25 WEST
Porty-sixth-st., French, English, German and Latin Boarding and
Day School for Young Ladies and Children. Number limited. Regular
sollegiale course taugut. Reopens Wednesday, Sept. 17. For circular, direct as above.

Tars, direct as above.

MISS CRUTTENDEN'S English, French, and the German Boarding and Day School for Young Ladies and Children opens Sept. 25, No. 39 West 35th-st. Special classes now forming of young Indies who have completed their school overse, for Lectures on art and langish Literature, also for French Readings and Conversations.

MRS. WILLIAMES,
No. 26 WEST THIRTY-NINTH-ST...
will reopen ber ENGLISH and PARNCH BOARDING and DAY
SCHOOL for Young Laddes and Children, on SEPT. 25, 1873. Address as above by letter until Sept. 10.

MRS. JOHN V. B. BLEECKER

HOME, BOARDING AND DAY SCHOOL
for Young Ladies and Children,
Sept. 24, 1873, at her residence.
No. 20 East Forty-aerenth-st., between Fifth and Madison-ares

MADAME O. da SILVA

MRS. ALEXANDER BRADFORD'S (formerly Mrs. Ofglen Hoffman's) Keelah, Freech, and German Boarding and Dar School for Young Lodes and Colliten, 17 West Thirty-eighth-st. N. Y., reopens Sept. 24. Applications may be made by letter or personally as above.

ME. DE VALENCIA' 19 INSTITUTE for Young Ladies and Children, 33 West One-handred-and-khirtisates, New York.—Complete and thorough source in French, Latt., Mathematics, Maxie, Drawing and Painting, French the isancage of the calcol. Drawing, Painting, and all kinds of Embroidery taught to Boardors without caries charge. Farents and guardians desiring their daughters and wards to be suincited abroad can through Madisuse have them sees to Europe. Send for prospectus. Will reopes Sent. 11, 1872

MISS STEERS'S
BOARDING AND DAY SCHOOL
FOR TOUNG LADIES AND CHILDREN,
will reopen Sept. 22. School carriages will be sent for pupils without sharge.

MADEMOISELLE DE JANON

WID reopen their SCHOOL for Young Lailes and Children en

WEDNESDAY, Sept. 24. and their KINDERGARTEN on Oct. 1. Apposetual attendance of their pupils at the reopening is respectfully re
quested.

MME. C. MEARS,
ASSISTED BY MILE L. RÉE.
No. 222 Madison-are, New-York,
Sarlish, French, and German BOARDING and DAY ECHOOL for
Young Ladies and Children
WILL REOPEN SEPT. 22, 1873.
Mme. C, M, will be at house after Sept. 1 to receive her patrons and
briends.

MRS. GARRETSON, No. 58 WEST FORTT-SEVENTH-ST., N. T.

will reopen her English, French, and German Boarding and Day School fee Young Ladies and Children ON WEDNESDAY, SEPT. 24, 1873.

MISS HINSDALE,
(Successor to Mrs. Meanlay,)
Associated with Prof. GEORGE R. BLACKIE,
of the Universities of Edinburgh and Boun.

will reopen her and GERMAN BOARDING and DAY SCHOOL, FOR YOUNG LADIES and CHILDREN,
At Nos. 275 and 277 MAIMSON.AVE. N. T.,
ON TUREDAY. SERT. 23, 187.
Application may be made as above.

MRS. SYLVANUS REED'S

ENGLISH, FRENCH, AND GERMAN

BOARDING AND DAY SCHOOL.

POR YOUNG LADIES AND CHILDREN,

NOS. 6 AND S EAST FIFTY-TEIRD-ST.

Central Park, (between Fifth and Madison-aven.)

NEW-YORK.

Steening rooms to disrict operations when desired.

Siseplus rooms to single occupants whom desired.

THE TENTH ECHOOL TEAR WILL ERGIN SEPT. 24, 1873.

LETTERS AND APPLICATIONS TO BE SENT TO THE ABOVE ADDRESS.

ADDRESS.

M LLE. ROSTAN'S

FERNCH AND ENGLISH BOARDING AND DAY
SCHOOL FOR YOUNG LADES,
31 WEST FIFTY-SECOND-S:
KEAR FIFTH-AYE, AND CENTRAL PARK,
will reopen on WEDNRSDAY, 88FT. 24.

A Therough ENGLISH COURSE, with unsurpassed facilities for acquiring a PEACTICAL KNOWLEDGE of the PERSOCH and other
moders languages. Home Centrois and Home Privileges, are the dissinguishing feasures of this school.

The Busical Department, under the care of Mr. S. B. Mills and other
professors of acknowledged talent, offers the very best advantages to
those who skirt to make music a special study. oure to make music a special study.

(a) will be home after kept. 1. Till then applications may etter at the above address. Circulars saut, if d-sired. PRIMARY, PROGRESSIVE, and FINISHING

Miss COMSTOCK RESERVOIR PARK, near Fifth-are, New-York, 52 and 34 West 40th-st. School year opens 24th September. RUTGERS FEMALE COLLEGE (formerly RUTGERS FEMALE COLLEGE (formerly Issuinate) will open its thirty-fourth year of collegiate instruction September next, 17th nast, at the College buildings, 457 and 480 Fifth-are. It was the purpose of our Legusiature in giving to this College its full charter to provide this great city with an institution from which its young women night graduate, and by their standard of attenment secure a diplorma equalities in degree, that gives by any other college in the State. The Trustees feel condition that its efficient corps of connected teachers, its courses of lectures, its inhoratory and apparents. It is contained to the contained of the standard of the contained o

For Young Ladies City. SEABURY SEMINARY, 125 West Fortysecond-st, near Reservoir Park, commences Sept. 20, the 7th
second-st, near Reservoir Park, commences Sept. 20, the 7th
second-st, near Reservoir Park, commences Sept. 20, the 7th
second state of the second school for boys, under immediate charge of Principal and first-sters. Three Departments: Senior, Junior, and Kindergarien, and Ancient Languages. Drawing, Painting, and Music by rs. NO CHARGE WITHOUT ADEQUATE IMPROVEMENT, references. Apply to Senior Principal, Mrs. FROST, 125 West cond-st. THE MISSES MARSHALL SCHOOL for Young Ladies and Children, No. 250 West Thirty-eighth-st., will

THE MISSES DOREMUS DAY SCHOOL for YOUNG LABIRS and CHILDREN BOOMY, Sept. 25, at 47 East Twenty-first-st.

THE MISSES GRAHAM, successors of the Misses Green, will reopen their SCHOOL for YOUNG LADIES at No. 1 197th Are., first boase from Washington-square, on THURSDAY, the 20th of September, 187d.

Miscellaneous-City.

A N educated young lady desires to instruct one or two children in the elementary ENGLISH BRANCHES, including MUSIC; would accept full board as an equivalent for her ser-vices, including the use of a fine Weber piane forte; country preferred; best references. Address W., Bookstore, 77 University-place. BOYS' SCHOOL, at Kennett Square, Chester, Co., Fenn. 30 mise west of Philadelphia. & C. SHORTLADGE, A. M. (Harrard), Principal, will be at Barnun's Hotel, Twenteth and Broadway, TO-DAY S to 10 a. m. Mr. Barard Taylor, one year a patron of the subnois, says: I take great pleasure in recommending to parents the Academy of Mr. Swithin C. Shortlidge, at Kennett Square,

CARD.—University of Music, chartered by special act of Legislature, 92 Clinton-blace. Synopoles of charter mailed. Private instruction only.

1. JAY WATSON. President.

COLLEGE OF MUSIC,
5 West Pour levelshell, near to Fifth are.
Signor ALBITES and Madame GAZZANIGA, instructors in all

FRIENDS SEMINARY
Corner Rutherford-place and East Sixteentbet.
Opposite Supresant Square,
will be reopened for the admission of populs of both series or
inith month (September), 1873, under the care of the
Friends. The course of instruction at this school is of a matherefore, character, and embraces all grades of tuition by adiments of the Primary to the highest conditional adiments of the Primary to the highest conditional action of further particulars emic Department. For circulars or further particulars emic Department. J. W. Schermerher will reopen his English, Classical, French, and German Institute, 859 Sixth-ave., Sept. 15

SPANISH LANGUAGE, free of charge, at the Evening High SCHOOL, Thirteenthel., near Sixtheve. Private Lessons at No. 789 Sixtheve. by Prof. DE TORNOS. NEW-YORK CONSERVATORY OF MUSIC
No. 5 Brast Fourteenth-st., uest to Delmonio.'s,
BROOKLIN BRANCH,
THE PALL TERM of this popular Music School begins MONDAY,
Sept. 1.

DELYATE AND COLUMN DESCRIPTION OF THE PALL TERM of this popular Music School begins MONDAY,
Sept. 1.

within the reach of all.

PATRONS are requested to make early application.

SUBSCRIPTION BOOKS OPEN DALLY.

THE DOUAL INSTITUTE—GERMANMEN, with Conservatory of Maxic and Kindergarien, 640 Seventheave,
near Forty-fourth-st. Special stiention is invited to the arrangements
for instruction in the higher classes for young laises. Circulars and full
information at the Institute. MRS. E. SCHMIDT-DOUAL Directives. \$15. -BOOKKEEPING, Arithmetic, Pen-masship, PAINE'S COLLEGE, 62 Bowery: up-town, 1,282 Broadway. 24 Writing Lessons, 82 50. Day and evening.4

For Boys and Young Men-Country. A BOARDING School for 12 Boys, \$400 pr. year

A SCHOOL and HOME for young BOYS.-E A SCHOOL for FIVE BOYS.—Parents should address M. OAKEY, Jamesburg, N. J. Terms moderate. A HOME FOR SIX BOYS WITH SUITABLE care, and instruction for College or business. Rev. J. TUFTS.

DOYS' HOME and SCHOOL.—Falley Sem-bining the facilities of a complete education with the advantage of a CHESTER VALLEY ACADEMY for BOYS, Downingtown, Cherter County, Penn.; \$200 per rear. F. DONLEAVY LONG, A. M., Principal.

DULL BOYS waked up and set agoing at yonkers MILITARY INSTITUTE. Box 654. Yonkers, N. Y. E DWARDS-PLACE FAMILY SCHOOL for BOYS, Stockbridge, Mass.; known fer 20 years. Sand for eirenlar. Fall term begins Sept. 17. F. HOFFMANN, Prin. and Prop'r. P. B. PIERICE, saccessor to J. Reid, jr.

FREEHOLD INSTITUTE—Freehold, New-Bey, a Boarding School for Boys. Rev. A. G. CHAMBERS, Principal. FOR BOYS-MANSION SQUARE INSTI-TUTE, POUGHENEFSIE, N. Y. -A first-cissee Boarding School, Grounds extensive. Uniform, dark blue. Daily Gymnastic Drill. Re-opens Sept. 17. Address H. S. JEWETT, A. M., Priu. HOME and INSTRUCTION for BOYS.

MOUNTAIN INSTITUTE. SUFFERN, N. T., will reopen Sept.

MOUNTAIN INSTITUTE. SUFFERN, Principal.

HOME SCHOOL for BOYS, at Stratford, Ct.— Superior advantages of a Christian home; healthy location; solic instruction; limited number; moderate terms. Purells received at sec-HIGHLAND MILITARY ACADEMY, Wor-center, Mass., fits hows and roung men for common and scientific pursuits. Its superior merits stated in circular. C. B. METCALF, A. M., Superintendent.

IRVING INSTITUTE - TARRYTOWN-ON-MT. PLEASANT Institute. - Private classes MILITARY BOARDING SCHOOL, White Plains, N.Y. BOARDING SCHOOL, White Principal, O. R. WILLIAS, Ph. D. MOHEGAN LAKE SCHOOL,

For Boys, near Porkskill, N. Y. ens Sept. 16, 1873. CHARLES D. MORRIS, Principa MONTROSE Classical and Military School, South Orange, N. J., one hour from New York by the Morris and Essex Railroad: speciess drid-room, armory, and equipments; classical course, also Freed, German, and Drawing; respens Sept 16. Her. Dr. Wille, Pencipal. Terms, 8500 per annum and no extrae.

T. PLEASANT

MILITARY ACADEMY.

A SELECT BOARDING SCHOOL FOR BOYS.

At Sing Sing, on the Hudson.

The Contrae of Instruction embraces the following Departments:
CLASSICAL, MODERN LANGUAGES, ELEMENTARY, MATHEMATICAL, ENGLISH STUDIES, and NATURAL SCHENCE.

Classes are also formed in Masic, Drawing, Feoring, and Elocution, A thoroughly orrandom MILITARY DEPARTMENT. Edding School, with well-trained Horres, 67M NASIUM, &c.

Will roopen TUESDAY, Sept. 16.

BENJAMIN & ALLEN, Principals, Sing Sing, N. T.

Sing Sing, N. T.

NAZARETH HALL .- Boarding-School for OREAD Institute for young ladies, Worcester,
Mass. Pounded 1848. Send for estalogue. H. R. GREENE, A. M.

REV. D. A. HOLBROOK's
MILITARY SCHOOL,
at Sing Sing. N. Y., respens Sept. 11, 1873.

RIVERVIEW ACADEMY, Poughkeepsie, N. STEVENSDALE Institute, South Amboy, N. J.—A Family Boarding-School for Boyz, reopens Sept. 15, 1873.
A beautiful and healthy location, with superior Educational advantages. Terms \$200 to \$250 per year. Address J. R. WITHINGTON, A. M. SEWARD INSTITUTE for Boys, Florida, Orange Co., N. Y. -\$300 a year pays for Board, Teition, Fael, highly, &c., &c., in this well-known institution; number of pupils limited to 35. THE BEST RECOMMENDATION—Sons of former public at YONKERS MILITARY INSTITUTE.

TRINITY COLLEGIATE and PREPARA-TORY SCHOOL FOR BOYS, as Sing Sing, N. Y.—Superint y the Rev. Geo. W. Perguson, M. A., Bector, and by the Principa H. AUSTIM, who receives a limited number of boarders at me ad inclusive charges. For prospectus apply to the principal. THE NESHANIC INSTITUTE, for Boys, offers superior savantages of a good home, pleasant, healthy location, solid instruction, limited number, moderate terms. Reopens Sept. 17. Send for circuiar. Neshanic, Someraet Co. N. J.

Rev. P. D. OAKRY, Principal.

WOODBURN-A Family and Classical School for young boys, Hartford, Conn. Number limited to twenty. The Fall term begins Sept. 15. Rev. CHAS. B. ABBOTT, Dr. GEO. B. ABBOTT, Principals.

YONKERS MILITARY INSTITUTE.
A BOARDING SCHOOL
for making bors intelligent, bealthy. Christian MEN.
BNTABLISHAD 1884.

Barnest teaching. Common-sones management.
BENJAMIN MASON. Box No. 654 Yorkers, N. T. For Young Ladies-Country.

A DRIAN INSTITUTE for Young Ladies, unidees Mrs. L. H. MATHEWS, Institute, or Mrs. BAEBLER, 45 South Washington-square.

AT COTTAGE HILL

AN ENGLISH AND FRENCH BOARDING; and DAY SCHOOL
for YOUNG LADIES. Respons Sept. 24. An advanced and finishing
fourne; 13d departments. BUILDINGS NEW, ELEGANTLY PUBNISHED, and with all MODERA COMPORTS. ad CONVENIENCES.
TERMS VERY MODERATE. Visit the School, or address for circolar, The Rev. GRORGET. RIDER M. 4. DR. for cir-

BOARDING SCHOOL for YOUNG LADIES and CHILDREN.—Tuition in English and Prench, \$50 per quarter.
Fulls received at any time. Apply at 231 Washington-ave., corner willengthly-wive, Browkly, L. I. BISHOPTHORPE—A Church School for September, 77, 1873. Young Ladies, near Bethlehem. Penn. Fall beanning to the spread of the principal of the property of the principal of the prin

CHESTER INSTITUTE for Young Ladies and Children. City advantages, country prices. Pail Term begans Sept. 22. Address S. C. MAGIE, Chester, Morris County, New-Jersey. COTTAGE HILL SEMINARY for YOUNG

LABIES.
POUGHKEEPSE, N. Y.
Music and the Fine Arts a specialis.
C. C. WETSELL, Principal and Proprieto C. C. WETSELL, Principal and Proprietor.

CLAVERACK COLLEGE AND HUDSON
RIVER INSTITUTE for both series in grounds; 197 furnished
rooms; 20 instructors; 11 departments; 120 classical pupils; large granalum and drull bull. Special advantages in all departments. Term opens
Sept. S. Rev. ALONZO FLACK. A. M., President, Classicak N. T. ENGLISH AND FRENCH BOARDING and DAY SCHOOL for Young Ladies and Califree, 231 Washington vec consert Willoughbrare, Brooking, L. L., will reopen Sept. 9, 1873. Board and turtion in English and Frence, \$200 per annum.

GOLDEN HILL SEMINARY for YOUNG LADIES, Bridgeport, Coun. Address Miles EMILY NELSON

Instruction.

For Young Ladies Country.

GOTHIC HALL, STAMFORD, CONN.
ENGLISH, PRENCH, AND GRIMMS BOARDING-SCHOOL
POR YOUNG LADIES.

COMMENCES SEPT. 24. Apply to Principate.

Misses AIKEN & CHASE. HOME SCHOOL for YOUNG LADIES, JACKSON INSTITUTE, MORRISANIA, school for young Ladies, reopens Sept. 24. Send for circulars. Mrs. Jackson. INDEN HALL, a Moravian Seminary for Girls, in the village of Litis, Lancaster Co., Penn. The Soth Annual Session opens AUGUST 27.

Rev. H. A. BRICKENSTEIN, Principal.

MAPLEWOOD INSTITUTE for YOUNG LADIES. Pitteffeld, Mass.—Known for thirty years for its superior M ACGREGOR HALL, Flushing, L. I.—A Family and Day-School for Young Ledies. Will receiped DAY, Sept 16. Address Miss M, MACGRESSOR, Principal. M RS. E. E. CLARK'S ENGLISH and FRENCH Boarding and Day School for Young Ladies and Children, Sing

MISS BULKLEY'S BOARDING and DAY SCHOOL for YOUNG LADIES, Tarrytown, N. Y., will reopen

MRS SEARLES's English, French, and Ger-MRS. S. K. WALTER, Boarding and Day SCHOOL for Young Ladies and Children, Washington-st., Hemp-

M ISS H. M. PARKHURST's Home School for Young Ladies and Children, Newburgh, N. Y., will begin its minth year WEDNESDAY, Sept. 24. Number of pupils limited. French and German spaces in the family. MORRIS FEMALE INSTITUTE, Morristown, S. J.

A first-class School for 25 hearding pupils. A few vacancies, C. G. HAZELTINE, A. M., Prin M. R. AMOS M. KELLOGG'S SCHOOL, Jersey City Hights, recomes Sept. 15. Four young girls will be seceived into the principal's family. This is a rare opportunity for parents going strond. &c. MISS WALTHER'S GERMAN BOARDING and Day School for Young Ladies, at College Point, L. L., will open Sopt. 15. French and English taught by native teachers residing in the family. Only a limited number of hoarders received.

PENNINGTON (N. J.) SEMINARY and FEMALE COLLEGE; beautifully located, seven miles north of ROCKLAND INSTITUTE for Young Ludies,
Neach-on-the-Hudson.—The Pail Term of this Seminary, delightfully situated on the Hudson River, near New-York, will commence
SEPTEMBER 24. For Catalogue and Circular, with full particulars,
address. Rev. L. DELOS MANSFIELD, President.

SAYBROOK SEMINARY.

A BOARDING and DAY SCHOOL
for YOUNG LADIES and CHILDERN. Sarbrook Cona. Will open
WEDNESDAY. Sopt 10, 1873. For circular and returences address
the Principal,

Miss ALICE L. WARNER. THE MISSES ROBERTSON'S CHURCH SCHOOL for Girls, 838 Market-st, Wilmington, Delaware ,will reapen WEDNESDAY, September 17.

THE MISSES CARTER'S English, French, and German BOARDING AND DAY SCHOOL, for young Ladies and Children, White Plains, Westchester County, New-York. THE HOME INSTITUTE, NYACK, N. Y.,

TALLMAN SEMINARY, Paterson, N. J.—
BOARDING and DAY SCHOOL for YOUNG LADIES will reopen
to the lower state of the collection of the collec WM. N. REID'S ENGLISH, FRENCH, and GERMAN BOARDING and DAY SCHOOL, for Young Ladies, will open sept. 15, at 370 Clinton-st., Brooklyn. Groulars sent on combestions.

Miscellaneous-Country.

BOARDING-SCHOOL for Both Sexes.—Send for a Circular. A. B. WIGGIN, Nassau, Bensselaer Co., N. Y. BOARDING SCHOOL for BROTHERS and SISTERS.—A Professor of 25 years' experience will take four phase configure appeared advantages; refers to parents sending.

CHILDREN'S HOME.—A Select School for Children of both seres, between the ages of 4 and 12 years. Address Miss P. SELLECK. Reading, Conn. CHAPPAQUA MOUNTAIN INSTITUTE. FORT EDWARD INSTITUTE—A boarding SEMINARY for both Sexes. Tweatleth year begins Aug. 28. Pificen teachers; to prepare for college, for business, or for life. \$194

JACKSON MILITARY INSTITUTE, Tarritown, N. Y. Established 1857. Address Rev. F. J. JACKSON. M. A. Principal NEW-JERSEY COLLEGIATE INSTITUTE (for Pennington Institute (for both sexes), Penning-ton, N. J.—Terms reasonable. Address A. P. LASHER, Principal. THE MISSES NOTT'S English and French Boxriing and Day School for Young Ladies, No. 16 Elmats, New-Blaven, Conn., will open Sopt. 24, 1873. For circulars apply as above.

Ceachers.

FRENCH LADY, a thorough and experienced Teacher, wishes a RE-ENGAGEMENT for the Winter, as H. L., Station E. accomplished TEACHER of ELOCU-ox desires to give instruction in exchange for board; Eighest ence. Address PROPESSOR, Tribune Office.

GRADUATE of Harvard desires Private Pupils or a position in a Private School; best references in Cam-and New-York. Address H. C., Box No. 128, Tribune Office. accomplished French lady will EX CHANGE tetton in French and Music for a pleasant home in a family. Address P. S. A., Boy 611, G. P. O., N. Y. City. SSISTANT MALE TEACHER WANTED in a BOYS SCHOOL, from 9 to 4, 5 days per week; a college tunte. Apply to No. 128 East 24th-st. GRADUATE of Yale, with highest testi-montals and city reference, desires PHIVATE PUPILS. Fitting follege a specialty. Address YALE. Box 108, Tribune Office.

LADY from Edinburgh, Scotland, desires a position as GOVERNESS; teaches French, English, and Music; try preferred. Address Capt. STEWART, Myrtle st., Washington, A LADY qualified to teach ENGLISH and FRENCII desires a situation as visiting or resident GOV-

FRENCH LADY, teacher of her own lan-grage, and of German, with which she is conversant, also of Latin, Ragilish branches, and music, wishes to make arrangements as VIS-NG TRACHER; several years of experience. Address Miss A. R.,

An experienced TEACHER would like to Board 3 and EDUCATE with her nieve four girls between the ages of S and 12; an opportunity seldom offered to those who desire a home and thorough education for their children; location desirable, near Central Park. Address W. F. S., Ber No. 2,629 N. Y. P. O. LADY WANTED for English Branches and singing, \$700; Lady for Latin, German, and Mathematics; Gentleman for Music, in Female College.

AMER. EDUCATIONAL UNION, 737 Broadway.

MR. C. C. HAYDEN will resume at once private pupils in Classics, English, and Mathematica. Address, 172 bezington-ave. PROF. WM. J. NEVIUS will resume his du-ties as INSTRUCTOR in SCHOOLS and private families. Post-

PIANO, FRENCH, GERMAN, and SPANISH thoroughly and rapidly taught by a lady and her daughter recently arrived from Europe, at their own or pupil's residence. Address Mrs. M. C. P., 62 South Pfills avez., New York, C. Cool's Pharmacy. WANTED—By a German lady experienced in teaching, an engagement as TEACHER, GOVERNESS, or COMPANION to a refused American family; best references. Address 230 West 55th st.

WANTED—A Lady as ASSISTANT TEACH-ER in a finited school out of the city; French masic &c. re-quired. Address A. B. C., Box 44 Tribine Up-town Office, 54 West Add-st., stating where an interview can be had on Saturday next,

WANTED-A position as VISITING GOV-ERNESS in Brooklyn, or RESIDENT GOVERNESS in the country, by a lady of several years' experience in grammar schools and private families. Address Miss A. J. INGERSOLL. But 116, Tribune Office.

Law-Schools.

COLUMBIA COLLEGE LAW SCHOOL,—The streenth ANNUAL TERM of this institution will commence at 8 Great Joneset, corner of Lafayette-place, on WEDNESDAY. Oct. 1, 1873. Graduates are admitted to the Bar without further examination. For establogues or information as to compare of their Assets.

DORE W. DWIGHT. Professor. &c.

AW SCHOOL of the UNIVERSITY OF
THE CITY OF NEW-YORK.—don. H. E. DAVIES, Inte Chief
Judge of the Court of Appeals, President of the Faculty.
ANNUAL TERM (16th) begins Oct. 6th next. COMMENCEMENT,
May 14, 1874. The PRIZES are \$200 for best essay, \$100 for best
oral, and \$150 for best written examination. The DROREN entitles
to admission to the har. MOOT COURTS are held weekly by the
Presidents the Library, which is open day and evening. For circulars,
&c. apply to W. R. MARTIN, esq., 141 Broadway; or, D. R. JAQUES,
Secretary of Faculty, 25 Chambers et.

Dancing Academies.

AT TRENOR'S ACADEMY OF DANCING,
Levic Hall, 723 Sixth-sve, now open, pupils can attend at their
convenience, and are taught to walts separately. Send for a circular. A. DODWORTH'S CLASSES for DANCING,
No. 212 Fifth-are, corner Twenty-sinth-st.
Will commence for the season on EATURDAY, Oct. 11.
Twice a work-Monleys and Thursdays, Tuesdays and Fridays.

Wednesdays and Saturdays. Once a week-Saturday mornings and Friday evenings. Gentlemon on Monday and Thursday evenings.

THE MONEY MARKET. OFFICIAL REPORT. N. Y. STOCK EXCHANGE SALES SEPT. 19, 1873. GOVERNMENT STOCK DEPARTMENT-101 O'CLOCK 15.000 U 8 6a, Cp. '81....115 2 1,800 U 8 5-20 Cp. '67.....115 4 1,000 U 8 5-20 Cp. '65.....115 4 10 o'CLOCK A. M. -SALES BEFORE THE CALL.

BOARD-10 A.

se R R lst M

West Union Tel

GOVERNMENT STOCK DEPARTMENT-121 AND 21 10,000 U \$ 6s, Carreney, 11 000 U \$ 5-20 Coap. 67

121 O'CLOCK-SALES BEFORE THE CALL,

| Rock Island.

200...ar. 100.urc.. 100.urc. 100.urc. 300.urc. 400 72 200 69 600 6914 100 510, 7112 500.ure. 90 400..... 901 100....arc 90% and Miss. 200 25 100 25 100 ... tr. 22

2,000, ...6, 17 100, ar c... 16 600, ... 19 1,000, ... 18 500, ... 18 1₂ 300, ... 18 1₄ 200, ... 18 1₂ 200, ... 18 1₂ 100, ... 53, 19 600, ... 18 200, ... 18 200, ... 18 200, ... 18 200, ... 18 200, ... 18 200, ... 18 200, ... 18 200, ... 18 200, ... 18 C. C. and I. C. ...ure 19 5 ...ur. 19 5 ...ur. 19 5 ...ur. 19 3

SECOND BOARD—1 O'CLOCK P. M.
Sales of State Bonds—Railroad Bonds—Bank and Railroad—Express Stocks, &c. | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100

Canton Company 100...bc.c. 70 St. Paul 100...b.c. 58 Eric Railway 200 ... b.c. 5312 SALES FROM 2) O'CLOCK P. M. TO CLOSE OF BUSI-NESS, 3 O'CLOCK P. M. Western Union. 71 12

800. Harlem. 400. 700. 700. 200 . North-We 1811 37 38 38 39 39 39 37 12

100....c. 193 C. C.

We have had to-day a very blue if not, indeed. another "Black Friday." The oldest inhabitant has no recollection of just such a crisis in Wall-st. as that of to-day. In the great revulsion of 1837 the losses were more diffused, because the shrinkage in values embraced general merchandise and real estate as well as paper securities, and carried down most of the banks and bankers of every degree. The failure at that time of the rich Jews, Messrs. Josephs, then a famous banking house, is a well-remembered incident. Our mercantile houses suspended so rapidly that it was impossible to record their names. The notes of the best merchants had been selling at 2 to 4 per cent per month for some weeks, until finally they could not be sold at all. In the panic of 1857 the notes of the strongest houses, like Moses Taylor & Co., and Spofford & Tileston, sold at a discount of 4 to 5 per cent per month, while railroad bonds that have since been redeemed, principal and interest, were sold in the midst of the excitement at 20 cents or the dollar. One of our largest banking houses, that had drawn upon George Peabody, in London, for \$1,500,000, sent over a special messenger, with a portmanteau full of depreciated and unsalable bonds of the face value of just that amount, and informed him that he must protect his acceptances as best he could. That was all they ould do. This was the occasion when Mr. Peabody, frightened out of his propriety by the unexpected announcement, made a statement of his affairs to the Bank of England, and, in the midst of a panic also prevailing in London, borrowed a sufficient sum to pay all his maturing acceptances upon the supposition that none of his American correspondents would put him in funds to meet their drafts. It is said that he collared the messenger and led him. portmanteau and all, into the presence of the chief bank manager, and made him tell his own melancholy tale of the pros-tration of everything American. The present panic is similar to that of 1857 in that it comes from building and extending railroads in advance of the growth or the needs of the country, most of them destined to be good in time to come, but all of them built on credit. If the present excitment and dis turbance are more violent it may be due to the fact that the country bas greatly increased in wealth, resources, and the extension of railroad credits.

The list of failing brokers contains many strong and much respected names, and those who survive will be deserving of the highest credit, for never were pecuniary strength, moral, physical, or mental endurance put to a more severe test. Checks were given out for hundreds of thousands in payment for stocks-all uncertain whether the money would ever be returned. A few may have succumbed too soon, but generally the brokers, to protect their credit, have stood up manfully in a fight that seemed utterly hopeless. So far the panic has not extended to the generality of business men, nor could our banks, properly speaking, suspend payment, because they are already in a state of suspension. Nor is this panic likely to materially affect the industrial interests of the country. Our crops are abundant, with the prospect of an excellent foreign demand, so that the real foundation of the country's wealth is as strong as it ever was. Those who have overtraded in railroads and railroad credits, with their immediate following, are the greatest sufferers, and next to these come a large number of persons of moderate means who have been led into the purchase of new bonds by the high character of the houses engaged in their sale. Though it was an easy matter after the suspension

of Jay Cooke & Co., yesterday, to believe in almost any disaster, yet the street could scarcely credit the rnin caused by the late whirlwind in new railroad securities, which involved in at least temp rary ruin the house of Fisk & Hatch, whose reputation for enterprise, integrity, and straightforward dealing was known throughout the length and breadth of the country. Other failures of Stock Exchange houses followed in this train, and these are reported elsewhere. In summing up the causes which led to the suspension of the house in question, we must repeat the old story of advances to new railway enterprises which have dragged down other concerns within the last few months. The immediate trouble was in advances to the Chesapeake and Ohio Railroad Company, a road already completed and earning money in advance of the most sanguine expectations of its projectors. The Central Pacific Road, of which Messrs. Fisk & Hatch were the bankers, is the strongest of any of the Pacific roads, its bonds here having commanded several points above par, and marketable, and in demand at high prices in all the European marts. To the successful placing of these bonds, and the prominent part taken by the firm during the war in popularizing the United States loans, the firm may well point as a record upon which they may go before the people. For integrity and honorable business dealing, they rank second to no house in the country, and many have been the offers of pecuniary assistance received to-day. We need not observe that Messrs. Fisk & Hatch have the sympathy of all who know them. We are assured by both partners of the house that their assets, both individual and collective, are in excess of their liabilities; that if they are permitted to conduct their matters according to their own volition, every depositor will be paid in full. They will prepare an official statement of their assets and liabilities soon. Among the other houses in trouble we mention that of E. D. Randolph & Co., with a house in Philadelphia, who hope to resume at once. The firm of DeHaven & Co. of Philadelphia is reported suspended. A heavy run has been made upon the Union Trust Company, as also upon the Fourth National Bank, but it is likely both concerns will weather the gale; at least they have thus far paid all demands as presented. But affairs have become so apprehensive, and the situation one of such an alarming nature, that the city bank officers have felt compelled to meet to-day to take some action for mutual protection. Various plans have been suggested, and a further meeting will take place to morrow morning at 9 o'clock, at the Clearing-house to decide upon some united action by which the banks will stand by each other in case of a run upon any particular banks. As we have before stated, the present panic is entirely financial rather than commercial, and the concerted action of the banks will tend to limit it to Wall-st. houses. This proposition of the banks tended to give a more assuring tone to the street in late transactions. The onslaught upon the stock market following upon the announcement of the prominent failures

was tremendous, and in the varying fortunes of the leading shares is traceable the "weal or woe" of those houses who are more or less interested in their movements. The break of yesterday compared to the 95 crash of to-day was like the gentle zephyr that blows 100 ... 95 rages in the Eastern Ocean. It is impossible for us 1,500... a.r.e. 925 to give even a fair idea of the raging torrent that 400 ... 955 swelled the Stock Exchange to-day, as share after 1000... a.r.e. 93 share declined, not by fractions but by full integers,
nutil at one time the Exchange became a perfect
holocaust of stocks. A better feeling followed the holocaust of stocks. A better feeling followed the position taken by the banks alluded to above, but | st., N. X.

the market closed under a cloud of feverishness and disquietude. For a more complete history of the ups and downs of the various shares, we refer to our tables below and the Stock Exchange list printed above. The opening, highest, lowest, and closing prices of stocks were as follows:

of Matt.

Glendinning, Davis & Amory's closing price

Gold opened at 1121 and declined to 112 in 15 min utes after operations commenced in the Gold Room From this point, under the heavy purchases to cover short interest and the disposition among certain parties to employ their money in a tangible security the price arose to 113½ by 11 o'clock. From this point on realizing sales, the quotation broke to 112, with a reaction to 112. When it became known that the banks had united in concert for mutual protection, further sales thrown upon the market broke the price down to 1111, with closing transactions at 1111. An active business has been done at the Exchange London advices report the various markets active and excited in consequence of troubles here. Consols at a depression in prices. On gold loans here the rates were 1-32, 1-16, and I per cent per diem, 7 gold, 7, 6, and 5 per cent per annum for carrying to flat The day's business at the Gold Exchange was: Gold cleared, \$124,794,000; gold balances, \$1,546,710; currency balances, \$1,856,717. The Assistant Treasurer redeemed \$209,000 in call bonds, and paid out \$54,000 in coin interest. The following

were the quotations: The day's business at the U.S. Sub-Treasury was

old receipts ... \$280,742 11 Currency paym'ts. \$1,426,049 59 old payments... 175,143 27 Currency balance... 23,315,714 78 old balance... ... 52,301,777 21 Customs... ... 236,009 00 cremcy receipts... 244,613 86 Foreign Exchange was nominally 1081@1084 for prime 60 days sterling and 1091/201091 for demand

Sales are | @ | below. We annex rates:

lar. Lenders of money, feeling apprehensive over the heavy decline in stocks, have called in their loans and refused accommodations throughout the day except to the most favored class of borrowers. While this has occasioned much immediate distress, its wisdom car can hardly be questioned. Various rates were prevalent for carrying stocks, ranging from 1 to 3/2/4 per cent as the difference between cash and regular transactions in stocks, while until long after the close of bank hours 14 per cent per diem (equivalent to 548 per cent per annum) was paid and freely bid for accommodations. Of course this prevented any business in discounts.

Yesterday the failure of Jay Cooke & Co., fellowed to-day by the suspension of Messrs. Fisk & Hatch, two of the leading Government bond dealers on the street, have had the effect of giving to U. S. securi ties a weak and unsettled tone. There were sales of Coupon 6s of '81 at 1151; do., 1865, old, 115; do., 1807, 1151@116, and 50,000 Currency 6s at 1111. There were no official quotations at the close

The call of State bonds showed this class of securi ties neglected, though the necessity of security holders to realize occasional sales of Missouri 6s, first, at 88, and then at 85 for \$16,000 against 924 on Tuesday. There were no other transactions reported

The city bank shares were neglected, and the biddings were sluggish. In ratiroad bonds there was a heavy pressure to sell Union Pacifics, the first mortgage bonds selling from 78 to 73, with a subsequent recovery to 74, on sales of \$25,000. The incomes were forced down to 50, for \$30,000. Land grants were without sale. Centrals, under the trouble in the house of Fisk & Hatch, the bankers of the Com pany, sold as low as 80 for a small lot of a 1,000 at the First Board. At the close, however, the quotation reacted to 98@99.

We regret to announce the suspension to-day of Messrs. White, Defreitas & Rathborne, Stock Exchange brokers. It is understood that the house is purely commission, and they ascribe their suspension to the absence of strong patrons of the house and their consequent failure to provide the necessary margins for long stocks. Messrs. Cecil, Stout & Thayer were reported as

having failed. It is understood that the house was bearish in its inclinations, and that the announcement of their suspension is erroned Messrs. Eugene Kelly & Co., No. 45 Exchangeplace, advertise to pay all drafts of the First National

Gold Bank of San Francisco drawn upon Jay Cooke & Co. The Philadelphia stock market is heavy; Penn sylvania Sixes, 109; Philadelphia and Eric Railroad, 24; Reading Railroad, 50; Pennsylvania Railroad,

461; gold, 1121. BANKING AND FINANCIALS

BANKING AND FINANCIAL¹

JACKSONVILLE, NORTH-WESTERN AND SOUTH-EASTERN RAILWAY OF ILLINOIS,
First Mortgage Seven per Cent Gold Bonds. Interest payable Jan. 1 and July 1, at New-York, London, or Frankfort-on-the-Main.
Bonds will be registered if desired. This road is
125 miles in length, extending from Jacksonville te
Mount Vernon. It traverses the richest portion of
the State, crosses the most important roads, and has
an enormous coal traffic. For sale, at 99 and accrued
interest, by

Gibson, Casanova & Co.,
No. 50 Exchange-place, New-York.

BONDS of the St. Louis and South-Eastern Rail-WAY Co., issued upon a completed trunk line (between St. Louis and Nashville, Tenn.,) earning more than enough to pay interest and operating expenses, GEORGE OPDYKE & Co., 25 Nassau-st. WINSLOW & WILSON, 70 William-st.

THE CONSOLIDATED 30 YEARS 7 PER CENT GOLD

VERMONT DIVISION OF THE PORTLAND AND OG-DENSBURG SIX PER CENT FIRST MORTGAGE GOLD BONDS.—These desirable New-England Securities for

FAIRBANKS & Co., 311 Broadway, New-York.
FAIRBANKS, BROWN & Co., 2 Milk-st., Boston.
E. & T. FAIRBANKS & Co., St. Johnsbury, Vt.,
FINANCIAL AGENTS.

CHICAGO, DANVILLE AND VINCENNES RAILROAD SEVEN PER CENT FIRST MORTGAGE GOLD BONDS .-Interest payable April 1 and October 1. The remaining balance of these very desirable bonds for sale at the office of the Company, No. 38 Pine-st., New-

Howes & Macy, Bankers, No. 30 Wall-st., New-York, offer the same facilities to Depositors as In-corporated Banks, and allow Interest on daily bal-ances at the rate of Four per cent. Collections made on any point at current rates, with impediate returns. with immediate returns cial attention paid to choice Stock, Bonds, &c.

MONTCLAIR RAILWAY BONDS, guaranteed by the Midland Railway, for sale at 82 JAMESON, SMITH & COTTING, 14 Broad-st.

&c., for Investors.

REAL ESTATE MORTGAGE BONDS—Coupon or Registered, interest 7 per cent, guaranteed by the EQUITABLE TRUST COMPANY. Capital, \$1,000,000. For sale at the office of the Company, No. 76 Codar-st., N. Y. JUNATHAN EDWARDS. President.